

Jayne Kratz Brasser
822 Orchard Drive
Lewiston, N.Y. 14092

US Bankruptcy Court
for the Southern District of NY
One Bowling Green
Judge's Chambers
New York, New York 10004

2/10/09

Honorable Robert D. Drain;

Short notice of the February 24th 2009 Delphi Bankruptcy Hearing Case No. 05-44481 (RDD) may prevent the filing of an objection in the format that best serves and respects the court. Although, written with haste, I would be remiss if I was merely observed these devastating benefit cuts take place without surfacing an objection which clearly represents my views as a Delphi Salaried Retiree.

Delphi's only bankruptcy solution appears to impact a group of Salaried employees who were either forced to retire or "opt out" to provide others with continued employment, most in their mid 50's, and facing no opportunity to provide themselves and/or spouse with sufficient and affordable medical and life insurance.

This past Fall 2008, Delphi offered its Salaried workforce 19 options for health coverage. Why? All Salaried employees (working and/or retired) should have been given 1 option - eg. Comprehensive Health Savings Plan (attachment 1) and informed that they would have to contribute 30% or 40% or perhaps even 50% of the plan. It took me until Feb 3rd to locate a doctor that would take my new Cigna insurance and on Feb. 5th, I was informed that after April 1, 2009 I would have no insurance. All Salaried employees including current employees should waive Dental and Eyeglass coverage in lieu of these difficult times. Part B Medicare should be eliminated immediately for those over 65. A reduced Life Insurance benefit rather than a complete elimination should be offered to Salaried retirees. This reduction of costs would be significantly greater if negotiations were opened with the UAW to include similar medical reductions with both the Delphi Hourly working and retirees.

A letter sent to all Delphi US Salaried employees on Feb. 5th, 2009 states that:

- The U.S. 2009 merit plan and annual incentive payments (AIP) for eligible executives and U.S. non-executive salaried employees will be suspended in 2009.

No executive, since filing bankruptcy, should have received any form of bonus for the complete financial disaster Delphi finds itself in. I, of course, do not have access to any Delphi financial records but, I would hope that more than one

scenario was calculated to determine a cost-effective solution with minimal impact for all concerned.

I personally have never filed for bankruptcy. I paid my mortgage off without a bail-out package and have always lived within my financial means. For 30 years, I worked long hours at Delphi, had positions where I slept with a pager 24/7, and never had the luxury to participate in my children's school activities. I, like many others, gave GM-25 years and Delphi-5 years, my best productive years and only ask that I be given some form of medical coverage and a pension when I retired. My husband's companies (5) all shut down and he moved for 30 years from plant to plant and receives a monthly pension of \$75.80 which he supplements with a part-time job and no benefits. I have lost a substantial sum in the stock market and am not of age to tap into my 401K for medical expenditures.

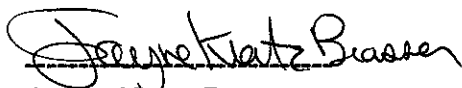
I have taken every measure to reduce my medical costs through generic drugs, diet and exercise. Perhaps Delphi should have taken other such cost cutting measures early in the bankruptcy process.

If you approve the elimination of medical coverage for Salaried retirees the next item taken away will be my pension. These are difficult times for many in Western New York and my additional free time allows me to assist the Salvation Army, City Mission, Lewiston Recreation Department and a local church based soup kitchen. In addition, I also baby-sit my granddaughter to help supplement childcare costs for my daughter and her husband.

I speak for myself and others that are in the Pre-Medicare age group with limited options currently available to them. My objection may serve no purpose in the end, but I ask that you firmly chastise the free spending executives that have allowed this bankruptcy to occur and ask them to reconsider other viable options in order to reduce costs. This document may not meet all the requirements to be viewed as an "official" legal objection but, it certainly should prove to be a moral one.

If you have any additional questions or concerns feel free to contact me at (716) 754-8767.

Sincerely,



Jayne Kratz Brasser
Retired Salary Employee
Delphi Thermal Systems-Harrison
200 Upper Mountain Road
Lockport, N.Y. 14094

DELPHI

Estimated 2009 Retiree Self-Pay Rates

Rates shown below are Monthly Rates							
Health Plan Name	Employee Only	Employee and Spouse	Employee and Child(ren)	Family	Spouse Only	Child(ren) Only	Spouse & Child(ren)
Enhanced Medical Plan	\$666.00	\$1,332.00	\$1,198.80	\$1,864.80	\$666.00	\$666.00	\$1,198.80
Point-of-Service Plan	\$636.00	\$1,272.00	\$1,144.80	\$1,780.80	\$636.00	\$636.00	\$1,144.80
Comprehensive Health Savings Plan	\$332.00	\$664.00	\$597.60	\$929.60	\$332.00	\$332.00	\$597.80
Health Net (Southern CA)	\$520.99	\$1,094.08	\$989.88	\$1,458.77	N/A	N/A	N/A
Advantage Health Plan (IN)	\$502.72	\$1,055.77	\$955.17	\$1,407.62	N/A	N/A	N/A
HAP (MI)	\$333.43	\$700.21	\$633.52	\$933.60	N/A	N/A	N/A
Priority Health West (MI)	\$507.89	\$1,066.57	\$965.02	\$1,422.20	N/A	N/A	N/A
Blue Care Network (Southeast Michigan)	\$312.81	\$656.90	\$594.34	\$875.87	N/A	N/A	N/A
Priority Health East (MI)	\$377.92	\$793.67	\$718.07	\$1,058.22	N/A	N/A	N/A
Health Plus of Michigan (MI-Flint)	\$386.05	\$810.70	\$733.49	\$1,080.93	N/A	N/A	N/A
Health Plus of Michigan (MI-SE Mich)	\$304.99	\$640.48	\$579.48	\$853.97	N/A	N/A	N/A
Health Plus of Michigan (MI-Saginaw)	\$399.75	\$839.49	\$759.54	\$1,119.32	N/A	N/A	N/A
Blue Care Network (MI-East/Saginaw)	\$404.59	\$849.64	\$768.73	\$1,132.85	N/A	N/A	N/A
Blue Care Network (Mid-Michigan)	\$404.59	\$849.64	\$768.73	\$1,132.85	N/A	N/A	N/A
Blue Care Network (East/Flint Michigan)	\$368.60	\$774.06	\$700.34	\$1,032.08	N/A	N/A	N/A
Blue Point 2 (NY-Rochester)	\$370.98	\$853.26	\$934.13	\$983.10	N/A	N/A	N/A
United HealthCare (Dayton/Cinci)	\$600.59	\$1,261.24	\$1,141.12	\$1,681.64	N/A	N/A	N/A
Kaiser Permanente (OH)	\$419.44	\$880.82	\$796.94	\$1,174.43	N/A	N/A	N/A
Health Assurance - Warren/Youngstown (OH)	\$550.38	\$1,155.79	\$1,045.72	\$1,541.06	N/A	N/A	N/A
Dental	\$44.00	\$88.00	\$79.20	\$123.20	N/A	N/A	N/A
Vision	\$3.00	\$6.00	\$5.40	\$8.40	N/A	N/A	N/A
Extended Care Coverage	\$11.00	\$22.00	\$19.80	\$30.80	N/A	N/A	N/A

Notes: Rates are evaluated on an annual basis and are subject to change.

Spouse Only, Child(ren) Only, Spouse & Child(ren) are available only to retirees who are Medicare eligible and age 65 or older.